



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC

**City/State** CLEVELAND, OH

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 14,580,835

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

THIRD FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEVELAND, MHC  
7007 BROADWAY AVENUE  
CLEVELAND, OH 44105

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### Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	14,260,708	14,525,930	14,361,046	14,873,659	14,363,868
Net income (\$000)	12,970	18,881	59,154	68,005	70,516
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	1.75	2.55	10	1.61	2.67	9	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10
+ Non-interest income	0.15	0.97	2	0.42	1.13	15	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3
- Overhead expense	1.38	2.18	7	1.33	2.28	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
- Provision for credit losses	-0.03	0.04	31	-0.11	-0.12	41	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0
+ Securities gains (losses)	0	0	43	0	0.01	32	0	0.01	23	0	0.02	16	0	0.01	35
+ Other tax equivalent adjustments	0.02	0	95	0.03	0	97	0.02	0	96	0.01	0	95	0.01	0	90
= Pretax net operating income (tax equivalent)	0.56	1.35	8	0.84	1.78	6	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6
Net operating income	0.36	1.03	7	0.52	1.36	7	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7
Net income	0.36	1.02	7	0.52	1.35	7	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	2.72	2.96	32	2.83	3.18	26	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8
Interest expense	0.90	0.20	97	1.14	0.29	97	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84
Net interest income (tax equivalent)	1.82	2.75	10	1.68	2.88	7	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	-0.08	0.09	1	-0.04	0.16	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2
Earnings coverage of net loan and lease losses (X)	-6.42	38.54	18	-18.68	25.70	10	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.49	1.20	6	0.53	1.49	5	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4
Allowance for loan and lease losses / Total loans and leases	0.49	1.17	8	0.53	1.47	5	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.47	32	0.41	0.70	28	0.35	0.49	35	0.39	0.71	21	0.47	0.57	41
30-89 days past due loans and leases / Total loans and leases	0.06	0.32	7	0.06	0.33	8	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11
<b>Liquidity and Funding</b>															
Net noncore funding dependence	33.40	-1.97	97	28.98	-0.51	93	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89
Net short-term noncore funding dependence	22.38	-6.65	97	20.60	-6.88	97	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96
Net loans and leases / Total assets	90.09	59.31	99	88.11	60.99	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
<b>Capitalization</b>															
Tier 1 leverage ratio	12.80	9.06	96	12.35	9.15	95	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84
Holding company equity capital / Total assets	11.69	10.29	71	10.94	10.72	54	11.73	10.71	67	10.52	11.16	41	10.44	12.43	26
Total equity capital (including minority interest) / Total assets	12.32	10.40	80	11.78	10.85	66	12.41	10.82	77	11.38	11.29	53	11.68	12.57	38
Common equity tier 1 capital / Total risk-weighted assets	21.36	12.21	98	21.37	12.57	98	21.91	12.42	99	20.63	12.38	96	19.42	12.17	95
Net loans and leases / Equity capital (X)	7.71	5.82	84	8.06	5.73	89	7.65	5.53	87	8.49	5.58	91	8.72	5.21	92
Cash dividends / Net income	0	33.45	4	0	23.13	6	0	28.27	3	0	42.30	4	0	33.12	3
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
<b>Growth Rates</b>															
Assets	0.80	9.35	18	-3.58	16.49	3	-3.02	10.50	4	-1.58	16.68	5	3.99	9.26	37
Equity capital	7.77	4.03	73	5.75	9.13	44	8.19	7.46	65	-0.80	6.99	12	2.03	10.49	17
Net loans and leases	3.07	6.29	40	-6.13	7.22	14	-2.52	3.36	30	-3.46	9.07	13	4.31	9.10	33
Noncore funding	6.96	-10.65	76	-13.47	-25.09	67	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Equity investment in subsidiaries / Equity capital	100	103.47	40	100	102.85	36	100	103.22	40	100	102.81	36	100	103.22	36
Cash from ops + noncash items + op expense / Op expense + dividends		125.04			98.58			154.48			147.24			190.27	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

# Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	90,721	96,153	371,070	421,921	459,326	-5.65	-6.71
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	90,721	96,153	371,070	421,921	459,326	-5.65	-6.71
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	90,721	96,153	371,070	421,921	459,326	-5.65	-6.71
Investment interest income (tax equivalent).....	1,355	966	3,796	7,830	12,839	40.27	-38.35
Interest on balances due from depository institutions.....	160	139	765	1,412	5,293	15.11	-61.54
Interest income on other earning assets.....	821	688	3,102	2,658	4,809	19.33	4729.41
Total interest income (tax equivalent).....	93,057	97,946	378,733	433,821	482,267	-4.99	-6.83
Interest on time deposits of \$250K or more.....	1,514	3,155	9,104	12,166	12,675	-52.01	0.60
Interest on time deposits < \$250K.....	14,604	20,334	76,051	110,477	120,787	-28.18	-23.40
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	788	1,064	3,759	7,030	15,501	-25.94	4.10
Interest on other borrowings and trading liabilities.....	13,824	14,999	59,907	70,727	73,150	-7.83	59.19
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	30,730	39,552	148,821	200,400	222,113	-22.30	2.39
Net interest income (tax equivalent).....	62,327	58,394	229,912	233,421	260,154	6.74	-10.79
Non-interest income.....	5,213	15,170	40,245	60,256	25,598	-65.64	22.20
Adjusted operating income (tax equivalent).....	67,540	73,564	270,157	293,677	285,752	-8.19	-8.89
Overhead expense.....	49,184	48,255	189,214	190,752	189,256	1.93	10.31
Provision for credit losses.....	-1,000	-4,000	-9,000	4,000	-11,000		
Securities gains (losses).....	0	0	0	0	0		
Other tax equivalent adjustments.....	662	1,017	3,360	1,912	1,783	-34.91	-21.10
Pretax net operating income (tax equivalent).....	20,018	30,326	93,303	100,837	109,279	-33.99	-44.98
Applicable income taxes.....	3,512	6,300	17,799	16,247	21,953	-44.25	-70.93
Tax equivalent adjustments.....	662	1,017	3,360	1,912	1,783	-34.91	-21.10
Applicable income taxes (tax equivalent).....	4,174	7,317	21,159	18,159	23,736	-42.95	-67.70
Minority interest.....	2,874	4,128	12,990	14,673	15,027	-30.38	-32.76
Net income before discontinued operations, net of minority interest.....	12,970	18,881	59,154	68,005	70,516	-31.31	-32.40
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	12,970	18,881	59,154	68,005	70,516	-31.31	-32.40
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	15,844	23,009	72,144	82,678	85,543	-31.14	-32.47
Investment securities income (tax equivalent).....	1,355	966	3,796	7,830	12,839	40.27	-38.35
US Treasury and agency securities (excluding mortgage-backed securities).....	11	0	9	0	55		
Mortgage-backed securities.....	1,344	966	3,787	7,830	12,784	39.13	-38.85
All other securities.....	0	0	0	0	0		
Cash dividends declared.....	0	0	0	0	0		
Common.....	0	0	0	0	0		
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent)	2.61	2.75	37	2.70	2.96	28	2.64	2.85	31	2.92	3.27	21	3.36	4	14
Less: Interest expense	0.86	0.19	97	1.09	0.27	96	1.04	0.23	96	1.35	0.48	94	1.55	0.98	85
Equals: Net interest income (tax equivalent)	1.75	2.55	10	1.61	2.67	9	1.60	2.60	9	1.57	2.77	6	1.81	3.01	10
Plus: Non-interest income	0.15	0.97	2	0.42	1.13	15	0.28	1.04	6	0.41	1.21	13	0.18	1.32	3
Equals: adjusted operating income (tax equivalent)	1.89	3.56	1	2.03	3.87	2	1.88	3.70	2	1.97	4.04	2	1.99	4.41	2
Less: Overhead expense	1.38	2.18	7	1.33	2.28	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Less: Provision for credit losses	-0.03	0.04	31	-0.11	-0.12	41	-0.06	-0.09	51	0.03	0.51	2	-0.08	0.15	0
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	42	0	0.01	33	0	0.01	23	0	0.02	17	0	0.01	35
Plus: other tax equivalent adjustments	0.02	0	95	0.03	0	97	0.02	0	96	0.01	0	95	0.01	0	90
Equals: Pretax net operating income (tax equivalent)	0.56	1.35	8	0.84	1.78	6	0.65	1.66	3	0.68	1.04	19	0.76	1.56	6
Less: Applicable income taxes (tax equivalent)	0.12	0.31	9	0.20	0.40	12	0.15	0.38	9	0.12	0.23	20	0.17	0.36	7
Less: Minority interest	0.08	0	97	0.11	0	97	0.09	0	96	0.10	0	95	0.10	0	97
Equals: Net operating income	0.36	1.03	7	0.52	1.36	7	0.41	1.26	3	0.46	0.81	17	0.49	1.19	7
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	0.36	1.02	7	0.52	1.35	7	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Memo: Net income (last four quarters)	0.37	1.17	2	0.49	1.07	9	0.41	1.26	2	0.46	0.82	17	0.49	1.19	7
Net income—BHC and noncontrolling (minority) interest	0.44	1.04	8	0.63	1.37	5	0.50	1.27	3	0.56	0.83	21	0.60	1.20	8
<b>Margin Analysis</b>															
Average earning assets / Average assets	95.89	93.16	81	95.44	93.08	78	95.48	93.08	79	95.66	92.32	86	96.19	91.05	92
Average interest-bearing funds / Average assets	86.45	60.43	97	86.60	62.97	97	85.85	61.99	96	86.59	64.06	96	87.31	65.57	97
Interest income (tax equivalent) / Average earning assets	2.72	2.96	32	2.83	3.18	26	2.76	3.06	27	3.05	3.55	20	3.49	4.41	8
Interest expense / Average earning assets	0.90	0.20	97	1.14	0.29	97	1.09	0.25	97	1.41	0.52	94	1.61	1.08	84
Net interest income (tax equivalent) / Average earning assets	1.82	2.75	10	1.68	2.88	7	1.68	2.80	9	1.64	3.01	6	1.88	3.33	8
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent)	2.81	3.88	7	2.98	4.05	6	2.92	4.01	7	3.16	4.27	6	3.52	5.09	2
Interest-bearing bank balances	0.17	0.18	43	0.10	0.10	47	0.15	0.14	72	0.39	0.27	81	2.15	2.04	52
Federal funds sold and reverse repos		0.28			0.26			0.25			0.68			2.44	
Trading assets		0.43			0.39			0.45			0.60			0.99	
Total earning assets	2.72	2.93	32	2.83	3.15	26	2.76	3.04	27	3.05	3.51	21	3.49	4.36	9
Investment securities (tax equivalent)	1.23	1.78	8	0.90	1.84	3	0.90	1.77	3	1.58	2.25	7	2.27	2.76	8
US Treasury and agency securities (excluding mortgage-backed securities)	1.08	1.09	53		1.30		0.88	1.14	31		1.75		2.75	2.32	79
Mortgage-backed securities	1.17	1.67	6	0.93	1.60	5	0.90	1.57	3	1.62	2.05	16	2.28	2.61	14
All other securities		2.75			2.93			2.81			3.24			4.06	
Interest-bearing deposits	0.75	0.16	96	1.06	0.26	97	0.96	0.21	97	1.40	0.53	95	1.68	1.10	84
Time deposits of \$250K or more	0.88	0.48	88	1.78	0.82	98	1.30	0.66	96	1.70	1.42	78	2.01	1.96	51
Time deposits < \$250K	1.14	0.44	96	1.43	0.78	93	1.39	0.62	95	1.88	1.36	90	2.08	1.82	65
Other domestic deposits	0.10	0.13	48	0.15	0.17	51	0.13	0.15	51	0.28	0.36	41	0.67	0.93	33
Foreign deposits		0.14			0.13			0.14			0.42			1.19	
Federal funds purchased and repos		0.16			0.18			0.17			0.62			1.86	
Other borrowed funds and trading liabilities	1.68	1.14	71	1.79	1.38	69	1.85	1.27	71	1.90	1.50	72	1.99	2.38	26
All interest-bearing funds	1	0.31	96	1.26	0.42	95	1.21	0.37	96	1.56	0.74	92	1.77	1.49	71

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	5,213	15,170	40,245	60,256	25,598
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	196	23	598	229	763
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	138	192	706	315	345
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	37	40
Net servicing fees	1,024	847	3,593	3,314	4,062
Net securitization income	-97	0	0	-6	-60
Net gains (losses) on sales of loans, OREO, other assets	189	8,258	17,734	43,570	9,012
Other non-interest income	3,763	5,850	17,614	12,797	11,436
Total overhead expenses	49,184	48,255	189,214	190,752	189,256
Personnel expense	26,781	26,632	107,120	106,518	104,036
Net occupancy expense	6,981	6,527	26,443	25,581	26,422
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	209	251	918	1,005	788
Other operating expenses	15,213	14,845	54,733	57,648	58,010
Fee income on mutual funds and annuities	138	192	706	315	345
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	984	974	1,002	990	1,079
Average personnel expense per employee	27.22	27.34	106.91	107.59	96.42
Average assets per employee	14,492.59	14,913.69	14,332.38	15,023.90	13,312.20

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	2.65	2.26	61	1.27	2.10	44	1.75	2.17	46	0.52	2.02	33	1.35	2.72	42
Overhead expenses / Net Interest Income + non-interest income	72.82	61.09	85	65.60	59.31	77	70.04	59.28	88	64.95	62.28	64	66.23	61.29	73
<b>Percent of Average Assets</b>															
Total overhead expense	1.38	2.18	7	1.33	2.28	4	1.32	2.17	6	1.28	2.57	2	1.32	2.69	2
Personnel expense	0.75	1.21	9	0.73	1.28	5	0.75	1.21	9	0.72	1.30	6	0.72	1.41	4
Net occupancy expense	0.20	0.23	34	0.18	0.24	18	0.18	0.23	25	0.17	0.26	15	0.18	0.28	18
Other operating expenses	0.43	0.71	8	0.42	0.73	7	0.39	0.72	5	0.39	0.94	4	0.41	0.97	2
Overhead less non-interest income	1.23	1.18	51	0.91	1.10	28	1.04	1.10	37	0.88	1.25	20	1.14	1.32	33
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	72.82	60.59	85	65.60	58.69	79	70.04	58.83	89	64.95	61.82	65	66.23	60.64	75
Personnel expense	39.65	33.94	80	36.20	33.28	67	39.65	32.93	85	36.27	32.36	72	36.41	32.39	74
Net occupancy expense	10.34	6.43	91	8.87	6.42	81	9.79	6.23	91	8.71	6.58	82	9.25	6.52	89
Other operating expenses	22.83	19.35	77	20.52	18.45	70	20.60	19.18	61	19.97	22.28	48	20.58	21.20	54
Total non-interest income	7.72	26.24	4	20.62	28.42	35	14.90	27.67	21	20.52	28.83	34	8.96	29.23	7
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	0.29	3.51	6	0.03	3.21	5	0.22	3.27	7	0.08	3.27	6	0.27	3.88	11
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0.20	2.33	22	0.26	2.51	21	0.26	2.58	20	0.11	2.46	17	0.12	3.54	13
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0.01	0.01	86	0.01	0.02	85
Net servicing fees	1.52	1.49	75	1.15	0.99	72	1.33	0.60	81	1.13	0.01	89	1.42	0.28	91
Net securitization income	-0.14	0	1	0	0.01	45	0	0.01	44	0	0	2	-0.02	0.01	1
Net gain (loss) - sales of loans, OREO, and other assets	0.28	1.74	27	11.23	3.74	89	6.56	3.30	82	14.84	3.92	91	3.15	1.86	75
Other non-interest income	5.57	8.92	34	7.95	8.65	57	6.52	9.27	35	4.36	9.65	21	4	10.04	12
Overhead less non-interest income	65.10	33.42	95	44.97	29.66	88	55.14	30.52	97	44.44	31.93	81	57.27	31.06	97
Applicable income taxes / Pretax net operating income (tax equivalent)	17.54	20.83	18	20.77	21.04	45	19.08	21.18	23	16.11	18.63	28	20.09	20.56	47
Applicable income tax + TE / Pretax net operating income + TE	20.85	22.92	28	24.13	22.74	68	22.68	22.67	49	18.01	21.18	19	21.72	23.23	35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	13,197,356	12,809,341	12,743,602	13,077,449	13,511,772	3.03	7.95
Commercial and industrial loans	0	0	0	0	0		
Loans to individuals	2,588	2,482	2,705	2,637	2,900	4.27	-14.08
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	355	995	373	1,000	0	-64.32	
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,200,299	12,812,818	12,746,680	13,081,086	13,514,672	3.02	7.95
Less: Allowance for loan and lease losses	64,324	67,749	63,576	70,290	37,292	-5.06	13.16
Net loans and leases	13,135,975	12,745,069	12,683,104	13,010,796	13,477,380	3.07	7.93
Debt securities that reprice or mature in over 1 year	439,228	272,137	419,782	281,916	497,768	61.40	-15.78
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	13,575,203	13,017,206	13,102,886	13,292,712	13,975,148	4.29	6.95
Interest-bearing bank balances	347,960	647,535	386,181	475,988	261,198	-46.26	64.03
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	3,994	148,884	4,060	165,693	56,229	-97.32	-72.73
Trading assets	0	0	0	0	0		
Total earning assets	13,927,157	13,813,625	13,493,127	13,934,393	14,292,575	0.82	7.80
Non-interest-bearing cash and due from depository institutions	22,711	17,865	21,828	23,932	20,028	27.13	-20.67
Premises, fixed assets, and leases	51,794	56,101	53,861	56,027	58,338	-7.68	-9.74
Other real estate owned	131	0	130	102	2,813		-97.67
Investment in unconsolidated subsidiaries	73	73	308	74	74	0.00	-61.58
Intangible and other assets	578,969	577,065	563,203	558,250	432,308	0.33	46.60
Total assets	14,580,835	14,464,729	14,132,457	14,572,778	14,806,136	0.80	8.76
Quarterly average assets	14,260,708	14,525,930	14,192,812	14,672,343	14,610,715	-1.83	9.20
Average loans and leases (YTD)	12,892,412	12,926,798	12,715,885	13,361,912	13,030,814	-0.27	6.65
<b>Memoranda</b>							
Loans held-for-sale	0	63,441	38,064	111,288	9,608	-100.00	-100.00
Loans not held-for-sale	13,200,299	12,749,377	12,708,616	12,969,798	13,505,064	3.54	7.99
Real estate loans secured by 1-4 family	13,154,092	12,785,268	12,708,278	13,051,734	13,486,242	2.88	7.88
Commercial real estate loans	43,264	24,073	35,324	25,715	25,530	79.72	35.79
Construction and land development	40,387	21,156	32,438	22,774	22,496	90.90	41.20
Multifamily	2,877	2,917	2,886	2,941	3,034	-1.37	-11.75
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	443,222	421,021	423,842	447,609	553,997	5.27	-17.34
U.S. Treasury securities	3,839	0	4,048	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	439,383	421,021	419,794	447,609	553,997	4.36	-18.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	443,222	421,021	423,842	447,609	553,997	5.27	-17.34
U.S. Treasury securities	3,839	0	4,048	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	439,383	421,021	419,794	447,609	553,997	4.36	-18.05
Asset-backed securities	0	0	0	0	0		
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-20,855	3,656	-2,735	4,281	958		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	0	0	0	0		

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	149,780	154,019	183,385	200,349	137,582	-2.75	18.15
NOW, ATS and transaction accounts	1,297,023	107,606	1,217,409	107,412	97,680	1105.34	1137.75
Time deposits less brokered deposits < \$250K	4,381,221	5,088,346	4,709,487	5,182,502	5,408,959	-13.90	-6.74
MMDA and other savings accounts	1,980,648	2,764,249	1,820,675	2,655,091	2,298,633	-28.35	-19.54
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	7,808,672	8,114,220	7,930,956	8,145,354	7,942,854	-3.77	5.65
Time deposits of \$250K or more	680,343	704,807	688,580	713,567	691,296	-3.47	77.27
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	2,665,404	2,750,153	2,390,514	2,900,395	3,419,603	-3.08	10.48
Other borrowings w/remaining maturity over 1 year	887,855	542,124	788,539	543,031	463,340	63.77	-6.65
Brokered deposits < \$250K	652,632	571,262	495,597	529,203	500,052	14.24	21.26
Noncore funding	4,886,234	4,568,346	4,363,230	4,686,196	5,074,291	6.96	14.01
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	90,234	78,746	84,956	83,450	60,097	14.59	76.25
Total liabilities	12,785,140	12,761,312	12,379,142	12,915,000	13,077,242	0.19	9.02
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	662,230	655,456	660,781	653,033	645,702	1.03	0.08
Retained earnings	1,052,401	999,156	1,039,430	980,275	941,680	5.33	41.01
Accumulated other comprehensive income	-9,846	-72,708	-42,018	-100,584	-42,300		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,704,785	1,581,904	1,658,193	1,532,724	1,545,082	7.77	21.92
Noncontrolling (minority) interest in subsidiaries	90,910	121,513	95,122	125,054	183,812	-25.18	-67.53
Total equity capital, including minority interest	1,795,695	1,703,417	1,753,315	1,657,778	1,728,894	5.42	6.99
Total liabilities and capital	14,580,835	14,464,729	14,132,457	14,572,778	14,806,136	0.80	8.76
<b>Memoranda</b>							
Non-interest-bearing deposits	149,780	154,019	183,385	200,349	137,582	-2.75	18.15
Interest-bearing deposits	8,991,867	9,236,270	8,931,748	9,187,775	8,996,620	-2.65	9.84
Total deposits	9,141,647	9,390,289	9,115,133	9,388,124	9,134,202	-2.65	9.97
Long-term debt that reprices within 1 year	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,658,193	1,532,724	1,532,724	1,545,082	1,514,344		
Accounting restatements	0	0	0	-29,410	0		
Net income	12,970	18,881	59,154	68,005	70,516		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	32,172	27,876	58,567	-58,284	-43,377		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1,450	2,423	7,748	7,331	3,599		
Holding company equity capital, ending balance	1,704,785	1,581,904	1,658,193	1,532,724	1,545,082		

### Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	90.51	37.11	99	88.56	36.10	99	90.17	36.25	99	89.74	36.22	99	91.26	37.78	99
Commercial and industrial loans	0	10.78	0	0	13.88	0	0	10.76	0	0	13.52	0	0	12.02	1
Loans to individuals	0.02	3.61	5	0.02	3.42	4	0.02	3.36	5	0.02	3.40	4	0.02	4.20	3
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.24	11
Other loans and leases	0	4.19	0	0.01	4.29	1	0	4.47	1	0.01	4.63	0	0	5.01	0
Net loans and leases	90.09	59.31	99	88.11	60.99	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Debt securities over 1 year	3.01	19.47	4	1.88	16.70	2	2.97	19.46	4	1.93	15.55	4	3.36	14.60	7
Mutual funds and equity securities	0	0.06	12	0	0.06	14	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	93.10	80.04	98	89.99	78.43	95	92.71	79.22	98	91.22	78.16	97	94.39	79.65	99
Interest-bearing bank balances	2.39	7.18	19	4.48	9.08	22	2.73	8.50	16	3.27	7.51	23	1.76	3.06	46
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.03	1.65	2	1.03	1.59	45	0.03	1.56	3	1.14	1.68	45	0.38	1.91	23
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	95.52	91.28	92	95.50	91.48	94	95.48	91.77	88	95.62	91.05	98	96.53	89.53	98
Non-interest cash and due from depository institutions	0.16	0.96	3	0.12	1	2	0.15	0.82	3	0.16	1.07	1	0.14	1.14	1
Other real estate owned	0	0.01	30	0	0.02	5	0	0.01	28	0	0.02	13	0.02	0.03	49
All other assets	4.33	7.70	11	4.38	7.44	10	4.37	7.35	14	4.22	7.82	6	3.33	9.27	1
<b>Memoranda</b>															
Short-term investments	2.41	10.28	9	5.51	11.92	19	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
U.S. Treasury securities	0.03	1.80	24	0	0.98	13	0.03	1.47	29	0	0.84	17	0	1.03	11
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0	0.54	13
Municipal securities	0	1.72	6	0	1.77	7	0	1.73	6	0	1.69	8	0	1.34	7
Mortgage-backed securities	3.01	14.04	6	2.91	12.38	5	2.97	14.14	6	3.07	11.75	8	3.74	11.44	10
Asset-backed securities	0	0.56	22	0	0.35	25	0	0.50	24	0	0.32	24	0	0.28	25
Other debt securities	0	0.55	8	0	0.46	8	0	0.53	8	0	0.42	10	0	0.39	9
Loans held-for-sale	0	0.40	7	0.44	0.46	63	0.27	0.55	57	0.76	0.52	72	0.06	0.39	30
Loans held for investment	90.53	59.15	99	88.14	61.15	99	89.93	58.06	99	89	61.72	99	91.21	63.50	99
Real estate loans secured by 1-4 family	90.21	11.67	99	88.39	11.69	99	89.92	11.46	99	89.56	11.91	99	91.09	13.29	99
Revolving	15.71	1.40	99	13.11	1.51	99	14.67	1.42	99	13.08	1.66	99	12.53	2.07	99
Closed-end, secured by first liens	73.74	9.94	99	73.72	9.76	99	73.85	9.67	99	74.83	9.81	99	76.35	10.69	99
Closed-end, secured by junior liens	0.76	0.17	92	1.55	0.21	97	1.40	0.17	96	1.66	0.22	96	2.21	0.28	96
Commercial real estate loans	0.30	23.42	2	0.17	22.27	2	0.25	22.69	3	0.18	22.22	3	0.17	22.23	4
Construction and land development	0.28	3.49	9	0.15	3.32	6	0.23	3.34	7	0.16	3.40	8	0.15	3.44	10
Multifamily	0.02	3.52	2	0.02	3.21	3	0.02	3.57	3	0.02	3.12	5	0.02	3.01	6
Nonfarm nonresidential	0	15.11	1	0	14.77	1	0	14.57	1	0	14.72	1	0	14.69	2
Real estate loans secured by farmland	0	0.33	8	0	0.33	8	0	0.30	8	0	0.33	8	0	0.36	9

### Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	99.98	61.87	99	99.97	57.91	99	99.98	61.05	99	99.97	57.15	99	99.98	57.46	99
Real estate loans secured by 1-4 family	99.65	20.07	99	99.78	19.43	99	99.70	19.86	99	99.78	19.43	99	99.79	20.75	99
Revolving	17.35	2.35	99	14.80	2.45	99	16.27	2.43	99	14.57	2.64	99	13.72	3.15	99
Closed-end	82.30	17.49	99	84.98	16.76	99	83.43	17.24	99	85.21	16.59	99	86.07	17.39	99
Commercial real estate loans	0.33	38.39	2	0.19	35.36	2	0.28	37.86	3	0.20	34.63	3	0.19	33.52	4
Construction and land development	0.31	5.82	6	0.17	5.29	5	0.25	5.65	6	0.17	5.26	6	0.17	5.09	10
1-4 family	0.31	1.29	36	0.16	1.05	25	0.25	1.18	33	0.17	0.93	27	0.17	0.94	30
Other	0	4.49	4	0	4.21	4	0	4.40	3	0	4.19	6	0	4.02	7
Multifamily	0.02	5.66	2	0.02	5.08	3	0.02	5.78	3	0.02	4.96	5	0.02	4.69	6
Nonfarm nonresidential	0	25	1	0	23.47	1	0	24.56	1	0	22.93	1	0	22.15	2
Owner-occupied	0	8.44	2	0	7.93	2	0	8.29	2	0	7.68	2	0	7.72	3
Other	0	16.32	1	0	15.25	1	0	15.94	1	0	14.95	1	0	14.34	2
Real estate loans secured by farmland	0	0.59	8	0	0.56	8	0	0.54	8	0	0.54	8	0	0.55	9
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	0	18.81	0	0	23.16	0	0	18.86	0	0	22.17	0	0	19.53	1
Loans to individuals	0.02	6.52	3	0.02	6.02	3	0.02	6.24	3	0.02	6.13	4	0.02	7.13	3
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.37	11
Other loans and leases	0	8.03	0	0.01	8.05	1	0	8.75	1	0.01	9.09	0	0	9.85	0
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	709.15	395.39	95	698.38	382.51	95	688.90	391.81	93	719.07	381.27	96	800.45	391.26	98
Real estate loans secured by 1-4 family	706.82	125.02	99	697.07	124.29	99	686.99	126.06	99	717.65	125.03	99	798.94	138.18	99
Revolving	123.06	14.84	99	103.42	16.14	99	112.09	15.44	99	104.79	17.42	99	109.87	21.26	99
Closed-end	583.77	108.83	99	593.65	106.79	98	574.90	108.85	98	612.86	106.14	99	689.06	115.20	99
Commercial real estate loans	2.32	249.33	2	1.31	237.40	2	1.91	245.88	2	1.41	234.65	3	1.51	229.44	4
Construction and land development	2.17	36.95	6	1.15	35.26	6	1.75	35.95	5	1.25	35.62	7	1.33	34.95	8
1-4 family	2.17	8.02	38	1.15	6.84	27	1.75	7.42	34	1.25	6.34	31	1.33	6.61	32
Other	0	28.49	3	0	28.01	3	0	28.11	3	0	28.16	5	0.01	27.32	6
Multifamily	0.15	37.99	2	0.16	34.02	3	0.16	38.66	2	0.16	32.74	4	0.18	31.04	5
Nonfarm nonresidential	0	160.85	1	0	157.71	1	0	158.05	1	0	155.06	1	0	152.10	2
Owner-occupied	0	53.96	1	0	52.99	1	0	52.99	1	0	52.37	2	0	53.07	3
Other	0	105.37	1	0	102.29	1	0	102.54	1	0	100.54	1	0	97.41	2
Real estate loans secured by farmland	0	3.46	8	0	3.50	8	0	3.22	8	0	3.44	8	0	3.60	8
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	0	113.45	0	0	145.22	0	0	114.45	0	0	139.91	0	0	122.02	1
Loans to individuals	0.14	36.67	3	0.14	35.91	3	0.15	34.55	3	0.14	37.47	4	0.17	43.51	3
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	2.18	11
Other loans and leases	0.02	47.86	0	0.05	47.52	1	0.02	51.06	1	0.05	49.54	0	0	52.44	0
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0.33	30.57	2	0.19	27.81	2	0.28	30.07	3	0.20	27.32	3	0.19	26.45	4
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.32	198.65	2	1.31	185.94	3	1.91	195.33	2	1.41	183.76	3	1.51	178.57	4
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	2.32	256.17	2	1.31	243.39	2	1.91	252.85	2	1.41	240.85	3	1.51	236.10	4

# Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	2.41	10.28	9	5.51	11.92	19	2.76	11.47	9	4.40	11.17	20	2.14	7.63	28
Liquid assets	5.58	28.10	2	7.51	27.16	2	5.89	29.03	3	6.50	26.22	2	5.64	22.44	2
Investment securities	3.04	21.67	2	2.91	18.78	2	3	21.63	3	3.07	17.85	4	3.74	16.99	7
Net loans and leases	90.09	59.31	99	88.11	60.99	99	89.74	58.67	99	89.28	61.58	99	91.03	63.77	99
Net loans, leases and standby letters of credit	90.09	60.12	99	88.11	61.79	99	89.74	59.49	99	89.28	62.48	99	91.03	64.84	99
Core deposits	53.55	76.85	9	56.10	73.69	13	56.12	75.71	11	55.89	70.67	17	53.65	63.09	23
Noncore funding	33.51	9.46	92	31.58	11.95	88	30.87	10.30	90	32.16	14.13	84	34.27	19.36	82
Time deposits of \$250K or more	4.67	1.46	93	4.87	1.96	91	4.87	1.58	93	4.90	2.11	90	4.67	2.94	80
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0	1.11	12	0	1.22	11	0	1.23	11	0	1.47	10	0	1.94	9
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0	0.44	29	0	0.60	29	0	0.54	31	0	0.54	30	0	0.48	28
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	18.28	1.03	97	19.01	1.11	97	16.92	1	97	19.90	1.24	97	23.10	3.01	99
Earning assets that reprice within 1 year	19.51	36.68	12	21.93	38.67	12	20.11	37.37	11	21.60	39.38	12	19.03	39.29	6
Interest-bearing liabilities that reprice within 1 year	23.59	6.16	93	25.73	7.73	92	25.44	6.39	93	23.36	8.20	90	23.48	10.19	90
Long-term debt that reprices within 1 year	0	0.22	32	0	0.28	30	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	-4.08	29.01	2	-3.80	29.49	2	-5.33	29.65	2	-1.76	29.11	3	-4.45	26.63	4
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	33.40	-1.97	97	28.98	-0.51	93	30.32	-2.33	96	30.43	3.20	91	34.03	14.45	89
Net short-term noncore funding dependence	22.38	-6.65	97	20.60	-6.88	97	19.55	-7.71	97	21.63	-4.76	97	26.02	3.38	96
Short-term investment / Short-term noncore funding	10.38	265.83	2	22.90	246.74	5	13.22	273.46	3	18.25	184.19	5	8.03	77.77	6
Liquid assets - short-term noncore funding / Nonliquid assets	-18.71	35.38	2	-17.88	30.67	2	-15.94	36.68	2	-18.85	28.18	2	-22.33	16.97	0
Net loans and leases / Total deposits	143.69	73.06	98	135.73	76.22	98	139.14	72.79	98	138.59	79.43	96	147.55	90.31	96
Net loans and leases / Core deposits	168.22	78.05	98	157.07	83.77	96	159.92	78.25	96	159.73	88.34	96	169.68	103.93	91
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		-3.53			0.62			0.12			1.57			0.72	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-1.14	-8.82	91	0.20	1.31	30	-0.15	-0.25	54	0.24	4.31	3	0.06	1.36	15
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	20.27	8	0	12.84	14	0	14.28	13	0	11.38	15	0	12.67	14
Available-for-sale securities	100	77.97	98	100	85.49	95	100	83.77	95	100	87.23	96	100	85.40	95
U.S. Treasury securities	0.87	8.39	30	0	5.10	13	0.96	6.70	37	0	4.72	16	0	6.15	11
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0	3.49	13
Municipal securities	0	7.89	6	0	9.71	7	0	8.22	6	0	9.83	7	0	7.75	7
Mortgage-backed securities	99.13	65.55	99	100	66.67	99	99.04	66.54	99	100	66.64	99	100	67.43	99
Asset-backed securities	0	2.78	22	0	1.97	25	0	2.50	24	0	1.91	24	0	1.66	24
Other debt securities	0	3.16	8	0	3.05	8	0	3.08	8	0	3.01	9	0	2.94	9
Mutual funds and equity securities	0	0.30	12	0	0.36	14	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.90	8.63	14	35.36	9.29	94	0.96	7.78	13	37.02	10.55	92	10.15	11.86	57
Debt securities 1 to 5 years	4.17	18.50	14	60.44	16.09	96	4.58	18.25	18	52.67	17.03	92	87.60	17.94	99
Debt securities over 5 years	94.93	70.45	94	4.19	72.48	1	94.47	71.11	93	10.31	69.86	2	2.25	66.02	2
Pledged securities	0	29.79	1	0	33.48	0	0	32.26	1	0	35.67	1	0	30.57	2
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-55.81	-1.29	8	136.13	156.41	55	-39.18	27.98	8	102.15	183.32	44	22.40	26.69	57
Investment securities	5.27	28.40	18	-22.82	31.91	2	-5.31	31.36	8	-19.20	23.62	4	-1.86	11.75	22
Core deposits	-3.77	14.47	2	1.33	29.18	1	-2.63	16.94	3	2.55	26.88	2	5.11	11.23	36
Noncore funding	6.96	-10.65	76	-13.47	-25.09	67	-6.89	-14.79	64	-7.65	-12.18	56	3.62	6.59	46

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			4,361,283	3,646,239	2,915,087
Commit: Secured commercial real estate loans	61,488	34,029	58,247	29,191	28,972
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	26,494	32,491	102,817	0
Written options contracts (interest rate)	0	45,419	25,440	30,913	15,733
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,075,000	2,750,000	2,350,000	2,900,000	2,800,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							30.86	22.78	78	25.02	22.01	69	19.69	23.52	46
Standby letters of credit	0	0.64	1	0	0.67	1	0	0.65	1	0	0.71	2	0	0.84	3
Commercial and similar letters of credit	0	0.02	21	0	0.02	20	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	14.23	45.51	48	19.51	42.67	53	17.04	46.30	51	20.82	48.62	50	19.02	68.47	46
Interest rate contracts	14.23	33.09	51	19.51	30.32	56	17.04	32.46	54	20.82	34.36	52	19.02	47.31	49
Interest rate futures and forward contracts	0	4.02	14	0.18	4.59	38	0.23	3.25	49	0.71	6.21	48	0	10.67	11
Written options contracts (interest rate)	0	1.59	11	0.31	2	36	0.18	1.41	34	0.21	2.18	28	0.11	2.47	26
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	14.23	19.54	57	19.01	20.33	61	16.63	20.49	59	19.90	20.83	58	18.91	28.86	59
Foreign exchange contracts	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							34.30	44.98	46	27.29	42.82	36	22.37	45.53	21

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	2,075,000	2,821,913	2,407,931	3,033,730	2,815,733
Interest rate contracts	2,075,000	2,821,913	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	0	26,494	32,491	102,817	0
Written options	0	45,419	25,440	30,913	15,733
Exchange-traded	0	0	0	0	0
Over-the-counter	0	45,419	25,440	30,913	15,733
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,075,000	2,750,000	2,350,000	2,900,000	2,800,000
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,075,000	2,821,913	2,407,931	3,033,730	2,815,733
Interest rate contracts	2,075,000	2,821,913	2,407,931	3,033,730	2,815,733
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,075,000	2,776,494	2,382,491	3,002,817	2,800,000
One year or less	2,075,000	2,776,494	2,382,491	3,002,817	2,800,000
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	0	0	22	209	0
Gross positive fair value	0	868	247	1,231	54
Held for trading	0	0	0	0	0
Non-traded	0	868	247	1,231	54
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

# Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
<b>Futures and forwards .....</b>															
Written options .....	0	6.03	8	1.61	8.11	31	1.06	6.28	26	1.02	8.18	24	0.56	5.91	20
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter .....	0	5.74	8	1.61	7.80	33	1.06	5.96	27	1.02	7.73	25	0.56	5.10	21
Purchased options .....	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter .....	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Swaps .....	100	74.58	95	97.45	69.64	81	97.59	74.26	83	95.59	68.76	79	99.44	69.75	88
<b>Held for trading .....</b>															
Interest rate contracts .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
<b>Non-traded .....</b>															
Interest rate contracts .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Foreign exchange contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	52.22	88
Equity, commodity, and other contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	100	92.63	72	98.39	90.92	60	98.94	92.53	60	98.98	91.48	65	99.44	93.86	67
Over 1 year to 5 years .....	100	27.97	95	98.39	26.80	94	98.94	27.56	95	98.98	32.05	92	99.44	32.17	91
Over 5 years .....	0	26.35	5	0	28.69	4	0	27.01	5	0	27.06	3	0	30.45	4
Over 5 years .....	0	29.53	6	0	30.03	5	0	29.89	5	0	29.56	5	0	28.09	5
Gross negative fair value (absolute value) .....	0	1.21	2	0	1.21	1	0	0.98	3	0.01	1.55	3	0	0.83	2
Gross positive fair value .....	0	1.52	1	0.03	1.70	3	0.01	1.34	3	0.04	2.23	2	0	1.19	3
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.06	3	0	0.05	2	0	0.04	5	0	0.07	4	0	0.06	2
Gross positive fair value (X) .....	0	0.06	2	0	0.07	6	0	0.05	5	0	0.09	4	0	0.07	4
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X) .....	0	0.01	4	0	0.01	18	0	0.01	15	0	0.02	18	0	0.01	15
Current credit exposure (X) .....	0	0.04	7	0	0.05	5	0	0.04	6	0	0.06	5	0	0.05	4
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.47	7	0	0.61	5	0	0.46	5	0	0.85	5	0	0.73	4

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	63,576	70,290	70,290	37,292	41,938
Gross losses	600	1,371	4,635	4,789	5,248
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,308	2,731	10,510	9,693	11,602
Net losses	-2,708	-1,360	-5,875	-4,904	-6,354
Provision for loan and lease losses	-1,960	-3,901	-12,589	4,000	-11,000
Adjustments	0	0	0	24,094	0
Ending balance	64,324	67,749	63,576	70,290	37,292
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.05	0.04	23	-0.11	-0.11	43	-0.09	-0.09	45	0.03	0.51	2	-0.08	0.15	0
Provision for loan and lease losses / Average loans and leases	-0.06	0.06	29	-0.12	-0.20	49	-0.10	-0.16	53	0.03	0.82	0	-0.08	0.24	1
Provision for loan and lease losses / Net loan and lease losses	72.38	49.50	56	286.84	-168.35	89	214.28	-105.48	83	-81.57	487.86	2	173.12	130.58	80
Allowance for loan and lease losses / Total loans and leases not held for sale	0.49	1.20	6	0.53	1.49	5	0.50	1.23	6	0.54	1.58	5	0.28	0.83	4
Allowance for loan and lease losses / Total loans and leases	0.49	1.17	8	0.53	1.47	5	0.50	1.20	8	0.54	1.55	5	0.28	0.81	5
Allowance for loan and lease losses / Net loans and leases losses (X)		38.27			18.09			21.39			11.58			8.03	
Allowance for loan and lease losses / Nonaccrual assets	160.07	355.27	24	128.82	291.29	17	143.76	364.13	13	138.39	299.17	19	61.84	218.72	12
ALLL / 90+ days past due + nonaccrual loans and leases	160.07	284.19	32	128.82	246.27	24	143.76	287.08	24	138.39	244.34	28	61.84	151.73	17
Gross loan and lease losses / Average loans and leases	0.02	0.17	17	0.04	0.24	17	0.04	0.19	12	0.04	0.34	6	0.04	0.28	9
Recoveries / Average loans and leases	0.10	0.07	76	0.08	0.08	67	0.08	0.08	59	0.07	0.07	60	0.09	0.08	64
Net losses / Average loans and leases	-0.08	0.09	1	-0.04	0.16	3	-0.05	0.11	1	-0.04	0.27	0	-0.05	0.21	2
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	71.37	10.98	97	57.03	7.39	98	219.46	34.67	97	184.70	33.98	98	168.71	36.22	95
Earnings coverage of net loan and lease losses (X)	-6.42	38.54	18	-18.68	25.70	10	-13.17	39.72	10	-20.99	22.91	2	-15.19	24.40	6

#### Net Loan and Lease Losses By Type

Real estate loans	-0.08	-0.01	5	-0.04	0.03	8	-0.05	0.02	6	-0.04	0.04	3	-0.05	0.01	5
Real estate loans secured by 1-4 family	-0.08	-0.02	10	-0.04	-0.01	20	-0.05	-0.02	18	-0.04	0.01	13	-0.05	0.01	9
Revolving	-0.15	-0.08	22	-0.04	-0.03	32	-0.03	-0.07	44	-0.02	0.01	35	-0.04	0.02	17
Closed-end	-0.07	-0.02	12	-0.04	-0.01	15	-0.05	-0.01	12	-0.04	0	12	-0.05	0	7
Commercial real estate loans	0	0	63	0	0.05	43	-0.06	0.04	4	-0.10	0.07	0	0	0.01	38
Construction and land development	0	-0.02	72	0	0	57	-0.06	0	12	-0.12	0	4	0	-0.01	60
1-4 family	0	0	58	0	0	58	-0.06	0	2	-0.12	0	2	0	0	55
Other	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.01	61
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential		0.01			0.07			0.05			0.11			0.02	
Owner-occupied		0			0.01			0.01			0.02			0.01	
Other		0			0.06			0.04			0.08			0.01	
Real estate loans secured by farmland		0			0			0			0.02			0.01	
Commercial and industrial loans		0.11			0.20			0.17			0.47			0.37	
Loans to individuals		0.70			1.06			0.71			1.13			1.17	
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans		0			0.02			0.02			0.19			0.08	
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0	0.16	32	0	0.09	37	0	0.10	32	0	0.15	25		0.15	

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	7,812	7,354	6,356	8,600	13,756
90+ days past due loans and leases	0	0	0	0	0
Nonaccrual loans and leases	40,186	52,592	44,224	50,793	60,308
Total past due and nonaccrual loans and leases	47,998	59,946	50,580	59,393	74,064
Restructured 30-89 days past due	1,861	1,554	1,125	1,947	3,082
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	29,705	39,545	31,286	38,984	49,195
Total restructured loans and leases	31,566	41,099	32,411	40,931	52,277
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	85,946	93,637	88,689	95,458	99,035
Other real estate owned	131	0	130	102	2,813
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.06	0.32	7	0.06	0.33	8	0.05	0.32	6	0.07	0.39	7	0.10	0.43	11
90+ days past due loans and leases	0	0.10	10	0	0.11	8	0	0.10	10	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.30	0.44	37	0.41	0.65	31	0.35	0.46	39	0.39	0.66	27	0.45	0.51	46
90+ days past due and nonaccrual loans and leases	0.30	0.59	26	0.41	0.82	23	0.35	0.62	29	0.39	0.85	19	0.45	0.71	31
30-89 days past due restructured	0.01	0.01	76	0.01	0.01	77	0.01	0.01	72	0.01	0.01	74	0.02	0.01	73
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.23	0.10	82	0.31	0.13	86	0.25	0.10	86	0.30	0.13	86	0.36	0.14	92
30-89 days past due loans held for sale	0	0	39	0	0	41	0	0	40	0	0	38	0	0	38
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.06	0.32	7	0.06	0.33	8	0.05	0.32	6	0.07	0.40	7	0.10	0.43	11
90+ days past due assets	0	0.10	9	0	0.11	8	0	0.10	9	0	0.12	8	0	0.15	6
Nonaccrual assets	0.30	0.45	36	0.41	0.66	30	0.35	0.47	39	0.39	0.67	27	0.45	0.53	46
30+ days past due and nonaccrual assets	0.36	0.94	15	0.47	1.18	14	0.40	0.97	18	0.45	1.29	7	0.55	1.19	14
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.28	0.35	47	0.36	0.50	41	0.31	0.36	51	0.35	0.52	35	0.41	0.44	53
90+ days past due and nonaccrual assets + other real estate owned	0.28	0.36	45	0.36	0.53	38	0.31	0.37	49	0.35	0.55	33	0.43	0.48	53
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.88	0.41	91	1.02	0.58	88	0.95	0.41	92	1.02	0.60	88	1.12	0.53	93
Allowance for loan and lease losses	199.19	62.77	94	218.13	69.27	95	211.04	62.64	93	210.98	66.66	95	443.09	115.41	96
Equity capital + allowance for loan and lease losses	7.24	3.67	88	8.96	5.03	85	7.79	3.60	90	9.25	4.97	87	10.44	4.28	94
Tier 1 capital + allowance for loan and lease losses	6.78	4.23	80	7.93	5.96	71	7.14	4.30	80	8.03	6.05	72	9.79	5.65	87
Loans and leases + other real estate owned	0.97	0.69	77	1.15	0.97	69	1.05	0.71	79	1.13	0.97	69	1.22	0.85	80

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

### Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.06	0.26	13	0.06	0.31	12	0.05	0.26	12	0.07	0.39	9	0.10	0.38	12
90+ days past due .....	0	0.13	18	0	0.13	15	0	0.12	15	0	0.16	14	0	0.16	13
Nonaccrual .....	0.30	0.51	37	0.41	0.76	29	0.35	0.52	37	0.39	0.76	25	0.45	0.46	54
Commercial and industrial															
30–89 days past due .....		0.26			0.22			0.24			0.23			0.31	
90+ days past due .....		0.03			0.02			0.04			0.03			0.05	
Nonaccrual .....		0.53			0.69			0.57			0.75			0.83	
Individuals															
30–89 days past due .....	0	0.67	4	0	0.53	5	0	0.63	6	0	0.83	4	0	0.83	5
90+ days past due .....	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual .....	0	0.16	11	0	0.22	10	0	0.17	11	0	0.28	9	0	0.17	11
Depository institution loans															
30–89 days past due .....		0			0.01			0.01			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.01			0			0			0			0	
Agricultural															
30–89 days past due .....		0.16			0.17			0.07			0.17			0.24	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.71			0.44			0.70			0.49			0.67	
Foreign governments															
30–89 days past due .....		0			0.03			0.50			0			0.07	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due .....	0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15		0.20	
90+ days past due .....	0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33		0.01	
Nonaccrual .....	0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19		0.13	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

### Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.06	0.44	8	0.06	0.47	6	0.05	0.46	3	0.07	0.65	3	0.10	0.67	6
	90+ days past due	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.31	14
	Nonaccrual	0.31	0.68	28	0.41	0.88	27	0.35	0.71	28	0.39	0.89	25	0.45	0.73	36
Revolving	30-89 days past due	0.06	0.27	22	0.05	0.31	17	0.04	0.28	24	0.06	0.48	15	0.06	0.45	13
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0.40	1.02	37	0.12	1.31	16	0.13	1.18	20	0.10	1.13	16	0.09	1	14
Closed-end	30-89 days past due	0.06	0.46	7	0.06	0.48	9	0.05	0.49	4	0.07	0.65	4	0.11	0.70	8
	90+ days past due	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.35	16
	Nonaccrual	0.29	0.66	31	0.46	0.85	31	0.39	0.67	38	0.44	0.87	30	0.50	0.70	44
Junior lien	30-89 days past due	0	0.01	25	0.01	0.01	42	0.01	0.01	59	0.01	0.02	48	0.02	0.02	52
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	28	0.06	0.05	69	0.05	0.03	70	0.06	0.04	67	0.09	0.04	77
Commercial real estate	30-89 days past due	0	0.16	3	0	0.22	3	0	0.15	3	0	0.26	4	0	0.18	4
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0	0.37	2	0	0.62	1	0	0.38	2	0	0.62	2	0	0.23	5
Construction and development	30-89 days past due	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0	0.17	15	0	0.50	11	0	0.20	15	0	0.41	11	0	0.20	12
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.02	32	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.14	17	0	0.43	11	0	0.16	18	0	0.35	12	0	0.17	14
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due		0.13			0.20			0.13			0.23			0.14	
	90+ days past due		0.01			0.02			0.01			0.02			0.03	
	Nonaccrual		0.45			0.78			0.45			0.80			0.28	
Owner Occupied	30-89 days past due		0.04			0.06			0.04			0.07			0.07	
	90+ days past due		0			0			0			0			0.01	
	Nonaccrual		0.17			0.32			0.17			0.27			0.16	
Other	30-89 days past due		0.08			0.12			0.08			0.14			0.07	
	90+ days past due		0.01			0.01			0			0.01			0.01	
	Nonaccrual		0.24			0.40			0.23			0.44			0.10	
Farmland	30-89 days past due		0.17			0.13			0.10			0.11			0.23	
	90+ days past due		0			0.01			0			0			0.01	
	Nonaccrual		0.67			1.14			0.69			1.13			0.84	
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

# Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	662,230	655,456	660,781	653,033	645,702
Retained earnings	1,081,332	1,027,544	1,068,098	1,009,515	941,680
Accumulated other comprehensive income (AOCI)	-9,846	-72,708	-42,018	-100,584	-42,300
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,733,716	1,610,292	1,686,861	1,561,964	1,545,082
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	8,851	9,728	9,060	9,980	10,804
Accumulated other comprehensive income-related adjustments	-9,846	-72,708	-42,018	-100,584	-42,300
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,734,711	1,673,272	1,719,819	1,652,568	1,576,578
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,734,711	1,673,272	1,719,819	1,652,568	1,576,578
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	90,910	121,513	95,122	125,053	74,153
Additional tier 1 capital before deductions	90,910	121,513	95,122	125,053	74,153
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	90,910	121,513	95,122	125,053	74,153
<b>Tier 1 Capital</b>	1,825,621	1,794,785	1,814,941	1,777,621	1,650,731
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	17,448
Allowance for loan and lease losses in tier 2 capital	45,319	45,055	44,037	46,381	37,292
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	45,319	45,055	44,037	46,381	54,740
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	45,319	45,055	44,037	46,381	54,740
Exited advanced approach tier 2 capital					
Total capital	1,870,940	1,839,840	1,858,978	1,824,002	1,705,471
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	14,270,601	14,538,503	14,203,952	14,685,909	14,610,715
Less: Deductions from common equity tier 1 capital	8,851	9,728	9,060	9,980	10,804
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	14,261,750	14,528,775	14,194,892	14,675,929	14,599,911
Total risk-weighted assets	8,122,376	7,830,138	7,849,092	8,009,325	8,117,094
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	21.36	12.18	98	21.37	12.54	98	21.91	12.37	99	20.63	12.35	96	19.42	12.11	95
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	22.48	12.88	98	22.92	13.31	98	23.12	13.11	99	22.19	13.08	97	20.34	12.78	95
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	23.03	14.72	97	23.50	15.37	98	23.68	14.91	98	22.77	15.23	97	21.01	14.36	94
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	12.80	9.06	96	12.35	9.15	95	12.79	8.98	95	12.11	9.13	94	11.31	9.76	84
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	300,268	294,022	298,398	294,565	219,041	2.12	47.71

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets		50.48			54.39			53.11			53.67			51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		49.52			45.61			46.89			46.33			48.53	
Separate account assets (L/H) / Total life assets		11.64			12.21			13.40			11.24			7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue		3.33			2.23			2.76			2.84			7.32	
Credit related premium income / Total premium income		37.50			33.33			32.99			38.23			34.91	
Other premium income / Total premium income		62.50			66.67			67.01			61.77			65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)		25.60			22.15			23.22			15.59			19.86	
Insurance net income (L/H) / Equity (L/H)		150.40			3.56			4.49			3.62			5.13	
Insurance benefits, losses, expenses / Insurance premiums		2,703.20			1,367.96			927.51			447.82			233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.89	12.22	64	15.79	11	68	15.88	12	63	15.94	11.03	68	12.98	11.51	54
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.70			0.69			0.66			0.87			1.25	
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		10.28			-6.17			6.83			-2.40			22.48	
Total selected assets		17.19			-2.56			9.48			2.04			12.40	
Deposits		-5.48			2.95			0.73			3.46			10.36	

### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	2,159,224	2,255,241	2,223,239	2,093,341	1,690,271	-4.26	16.99
1-4 family residential loans	2,159,224	2,255,241	2,223,239	2,093,341	1,690,271	-4.26	16.99
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	14.81	15.59	15.73	14.36	11.42		
1-4 family residential loans	14.81	15.59	15.73	14.36	11.42		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1-4 family residential loans	84.79	87.23	85.89	87.25	87.62		
Home equity lines	14.91	12.59	13.85	12.56	12.20		
Credit card receivables	0	0	0	0	0		
Auto loans and other consumer loans	0.02	0.02	0.02	0.02	0.02		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0.28	0.17	0.24	0.18	0.17		

## Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0	0	0	0
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		3,139	4,718	3,150	5,750	7,984	-33.47	-49.35
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 30-89 days past due securitized assets.....		3,139	4,718	3,150	5,750	7,984	-33.47	-49.35
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....		6,433	8,542	7,479	7,739	8,816	-24.69	-51.19
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total 90+ days past due securitized assets.....		6,433	8,542	7,479	7,739	8,816	-24.69	-51.19
Total past due securitized assets.....		9,572	13,260	10,629	13,489	16,800	-27.81	-50.60
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....		0	0	0	0	0		
Home equity lines.....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans.....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Total net losses on securitized assets.....		0	0	0	0	0		

### Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.15	0.21	0.14	0.27	0.47
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.15	0.21	0.14	0.27	0.47
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.30	0.38	0.34	0.37	0.52
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.30	0.38	0.34	0.37	0.52
Total past due securitized assets percent of securitized assets	0.44	0.59	0.48	0.64	0.99
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.07	0.08	0.07	0.10	0.15
Home equity lines	0.06	0.05	0.04	0.06	0.06
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 30–89 days	0.07	0.08	0.06	0.09	0.14
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.05	0.06	0.06	0.06	0.07
Home equity lines	0	0	0	0	0
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	0	0	0
Total managed loans past due 90+ days	0.04	0.06	0.05	0.05	0.06
<b>Total Past Due Managed Assets</b>	<b>0.11</b>	<b>0.14</b>	<b>0.11</b>	<b>0.15</b>	<b>0.20</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.06	-0.04	-0.04	-0.03	-0.04
Home equity lines	-0.15	-0.04	-0.03	-0.02	-0.04
Credit card receivables					
Commercial and industrial loans					
All other loans and leases	0	0	-0.05	-0.09	0
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>	<b>-0.07</b>	<b>-0.04</b>	<b>-0.04</b>	<b>-0.03</b>	<b>-0.04</b>

# Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0			
Dividends .....	0	0	0	0			
Interest .....	0	0	0	0			
Management and service fees .....	0	0	0	0			
Other income .....	0	0	0	0			
Total income from subsidiaries .....	0	0	0	0	0		
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	0	0	0	0	0		
Total operating income .....	0	0	0	0	0		
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	0	0	0	0	0		
Other expenses .....	0	0	0	0	3		
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	0	0	0	0	3		
Income (loss) before taxes .....	0	0	0	0	-3		
Applicable income taxes (credit) .....	0	0	0	0	0		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	0	0	0	0	-3		
Equity in undistributed income of subsidiaries .....	12,970	18,881	59,154	68,005	70,519	-31.31	-32.40
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	0	0	0	0	0		
Subsidiary holding companies .....	12,970	18,881	59,154	68,005	70,519	-31.31	-32.40
Net income (loss) .....	12,970	18,881	59,154	68,005	70,516	-31.31	-32.40
<b>Memoranda</b>							
Bank net income .....	0	0	0	0	0		
Nonbank net income .....	0	0	0	0	0		
Subsidiary holding companys' net income .....	12,970	18,881	59,154	68,005	70,519	-31.31	-32.40

# Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	1,704,840	100	1,581,959	100	1,658,247	100	1,532,779	1,545,137	7.77	21.92
Common and preferred stock .....	1,704,840	100	1,581,959	100	1,658,247	100	1,532,779	1,545,137	7.77	21.92
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	0	0	0	0	0	0	0	0		
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,704,840	100.00	1,581,959	100.00	1,658,247	100.00	1,532,779	1,545,137	7.77	21.92
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	0	0	0	0	0	0	0	0		
Balance due to subsidiaries and related institutions .....	55	0	55	0	55	0	55	55	0.00	17.02
Total liabilities .....	55	0	55	0	55	0	55	55	0.00	17.02
Equity Capital .....	1,704,785	100	1,581,904	100	1,658,192	100	1,532,724	1,545,082	7.77	21.92
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	0	0	0	0	0	0	0	0		
Common surplus .....	662,230	38.84	655,456	41.43	660,781	39.85	653,033	645,702	1.03	0.08
Retained earnings .....	1,052,401	61.73	999,156	63.16	1,039,429	62.68	980,275	941,680	5.33	41.01
Accumulated other comprehensive income .....	-9,846	-0.58	-72,708	-4.60	-42,018	-2.53	-100,584	-42,300		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	1,704,840	100.00	1,581,959	100.00	1,658,247	100.00	1,532,779	1,545,137	7.77	21.92
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	55	0	55	0	55	0	55	55	0.00	17.02
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

# Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	3.07	9.94	5	4.84	12.54	4	3.67	11.94	2	4.43	7.29	20	4.61	9.68	9
Bank net income / Average equity investment in banks		10.44			12.55			11.80			7.45			10.51	
Nonbank net income / Average equity investment in nonbanks		11.36			12.53			13.12			9.75			7.89	
Subsidiary HCs net income / Average equity investment in sub HCs	3.09	8.34	10	4.85	11.69	5	3.70	10.11	20	4.47	7.01	33	4.64	8.55	25
Bank net income / Parent net income	0	97.54	4	0	95.97	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	0	3.43	16	0	2.83	15	0	3.40	15	0	3.59	14	0	5.93	10
Subsidiary holding companies' net income / Parent net income	100	80.23	72	100	65.70	80	100	65.35	75	100	68.34	70	100	74	69
<b>Leverage</b>															
Total liabilities / Equity capital	0	16.87	5	0	17.74	5	0	16.81	6	0	20.06	6	0	20.43	3
Total debt / Equity capital	0	11.65	12	0	11.90	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.71	8	0	14.30	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.72	12	0	12.02	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	11.75	12	0	12	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.08	12	0	11.33	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	40.81	10	0	35.48	11	0	39.86	10	0	34.67	10	0	28.44	13
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	100	103.47	40	100	102.85	36	100	103.22	40	100	102.81	36	100	103.22	36
Total investment in subs / Equity capital	100	108.45	31	100	108.21	29	100	108.40	31	100	110.16	24	100	111.07	23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0	0.38	39	0	0.22	36	0	0.29	40	0	0.47	36	0	0.36	35
Equity investment in subs – equity cap / Net income-div (X)	0	1.31	3	0	0.74	3	0	1.05	1	0	1.82	3	0	1.22	3
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends		129.62			111.20			152.85			136.59		0	177.68	1
Cash from ops + noncash items + op expense / Op expense + dividend		125.04			98.58			154.48			147.24		0	190.27	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends		98.29			85.35			98.54			134.08		100	116.34	31
Pretax operating income + interest expense / Interest expense		2,251.18			1,142.88			1,835.33			2,016.32			1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,728.15			1,357.31			1,770.77			1,539.23			1,632.83	
Dividends + interest from subsidiaries / Interest expense + dividends		145.40			117.86			174.12			150.43			210.80	
Fees + other income from subsidiaries / Salary + other expenses		9.52			13.36			11.92			13.95		0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		20.52			33.13			47.61			35.64			57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	0	3.42	23	0	3.97	23	0	3.44	25	0	3.85	24	0	2.64	28
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.24			0.05			0.17			0.10			0.04	
Nonaccrual		0.75			1.22			0.92			1.03			0.54	
Total		1			1.27			1.09			1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.06	1.70	46	0.05	1.80	47	0.06	1.76	49	0.04	2.66	42	0.04	5.62	38
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....		64.91			74.87			66.37			81.10			57.84	
Dividends declared / Net income .....	0	33.46	4	0	23.13	6	0	28.27	3	0	42.29	4	0	33.08	3
Net income – dividends / Average equity.....	3.07	6.76	11	4.84	9.52	14	3.67	8.62	7	4.43	4.14	53	4.61	6.46	23
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....		124.34			101.14			155.92			132.17			178.13	
Dividends from nonbank subsidiaries .....		1.65			3.28			4.90			3.41			7.53	
Dividends from subsidiary holding companies.....		3.24			4.75			5.91			4.85			21.40	
Dividends from all subsidiaries .....		153.16			128.99			203.53			174.85			260.40	
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....		43.39			30.63			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.15			0.12			0.11			0.36			0.54	
Management and service fees from bank subsidiaries .....		0.75			1.08			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries .....		49.34			33.49			51.33			62.88			69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		31.46			47.24			62.63			56.39			82.95	
Interest income from nonbank subsidiaries.....		2.20			2.80			2.44			7.38			20.25	
Management and service fees from nonbank subsidiaries .....		0.46			0.53			0.37			0.86			1.92	
Other income from nonbank subsidiaries.....		0.06			0.09			0.07			0.16			1.06	
Operating income from nonbank subsidiaries .....		39.06			69.48			87.22			79.84			150.41	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	0	117.80	22	0	28.44	27	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies.....	0	11.88	27	0	6.44	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies.....	0	0.52	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies.....	0	-3.33	52	0	-1.46	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies.....	0	126.86	16	0	34.47	17	0	58.37	10	0	55.20	11	0	76.49	9
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....		60.28			58.57			74.16			69.76			67.32	
Interest income from bank subsidiaries.....		1.04			0.72			0.23			0.63			0.80	
Management and service fees from bank subsidiaries .....		1.48			4.11			1.44			1.87			1.81	
Other income from bank subsidiaries.....		0.01			0.02			0.02			0.04			0.03	
Operating income from bank subsidiaries .....		73.91			71.70			83.13			82.20			78.80	
Dividends from nonbank subsidiaries .....		4.30			5.32			3.07			1.95			2.65	
Interest income from nonbank subsidiaries.....		0.21			0.82			0.18			0.73			1.19	
Management and service fees from nonbank subsidiaries .....		0.01			0.05			0.01			0.02			0.06	
Other income from nonbank subsidiaries.....		0			0.01			0.01			0.01			0.04	
Operating income from nonbank subsidiaries .....		6.88			10.59			4.67			4.70			7.29	
Dividends from subsidiary holding companies.....		1.52			1.03			2.10			2.53			4.52	
Interest income from subsidiary holding companies.....		0.01			0.13			0.01			0.11			0.20	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies.....		0			0			0			0			0	
Operating income from subsidiary holding companies.....		3.73			2.35			3.91			4.56			6.08	
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt .....		28.43			29.59			26.38			27.08			28.33	